

FIG. 1

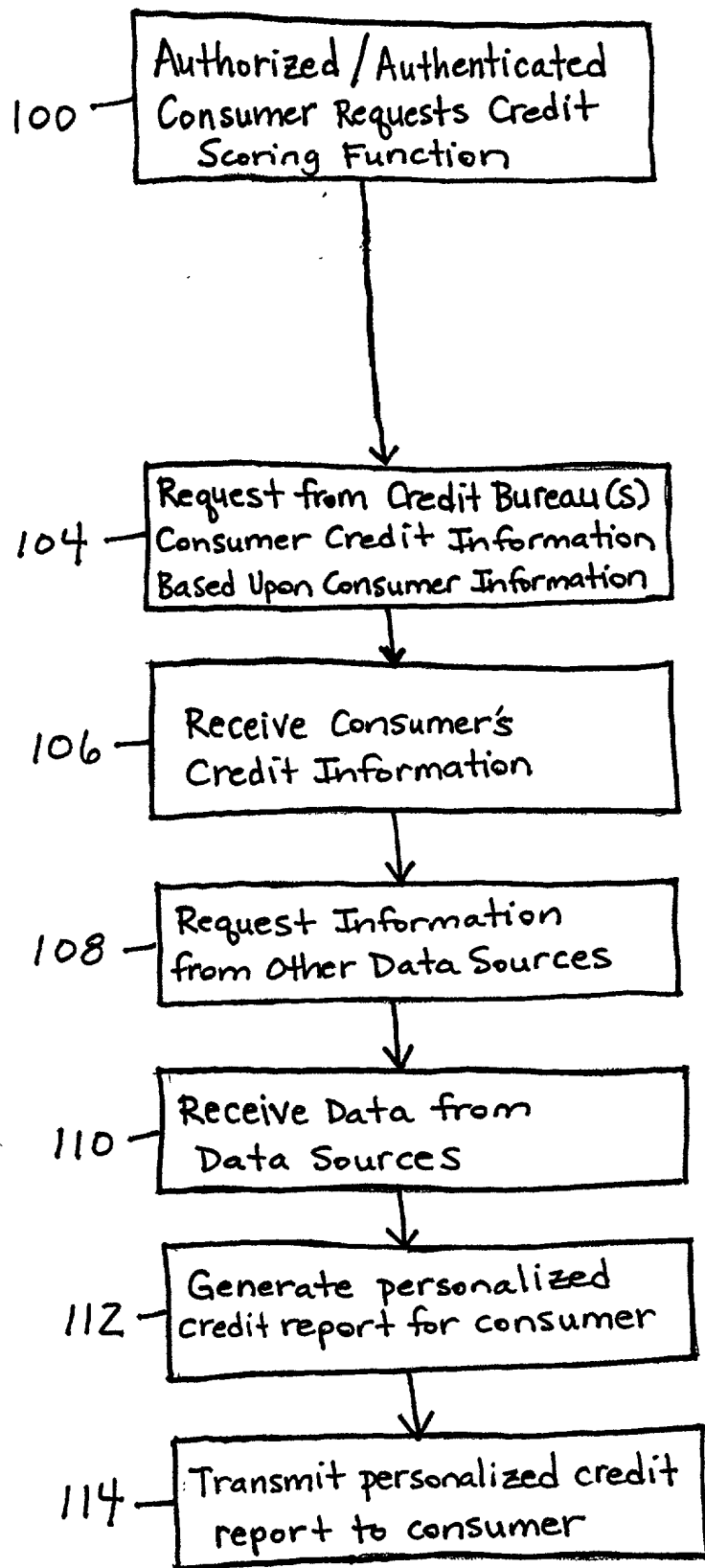
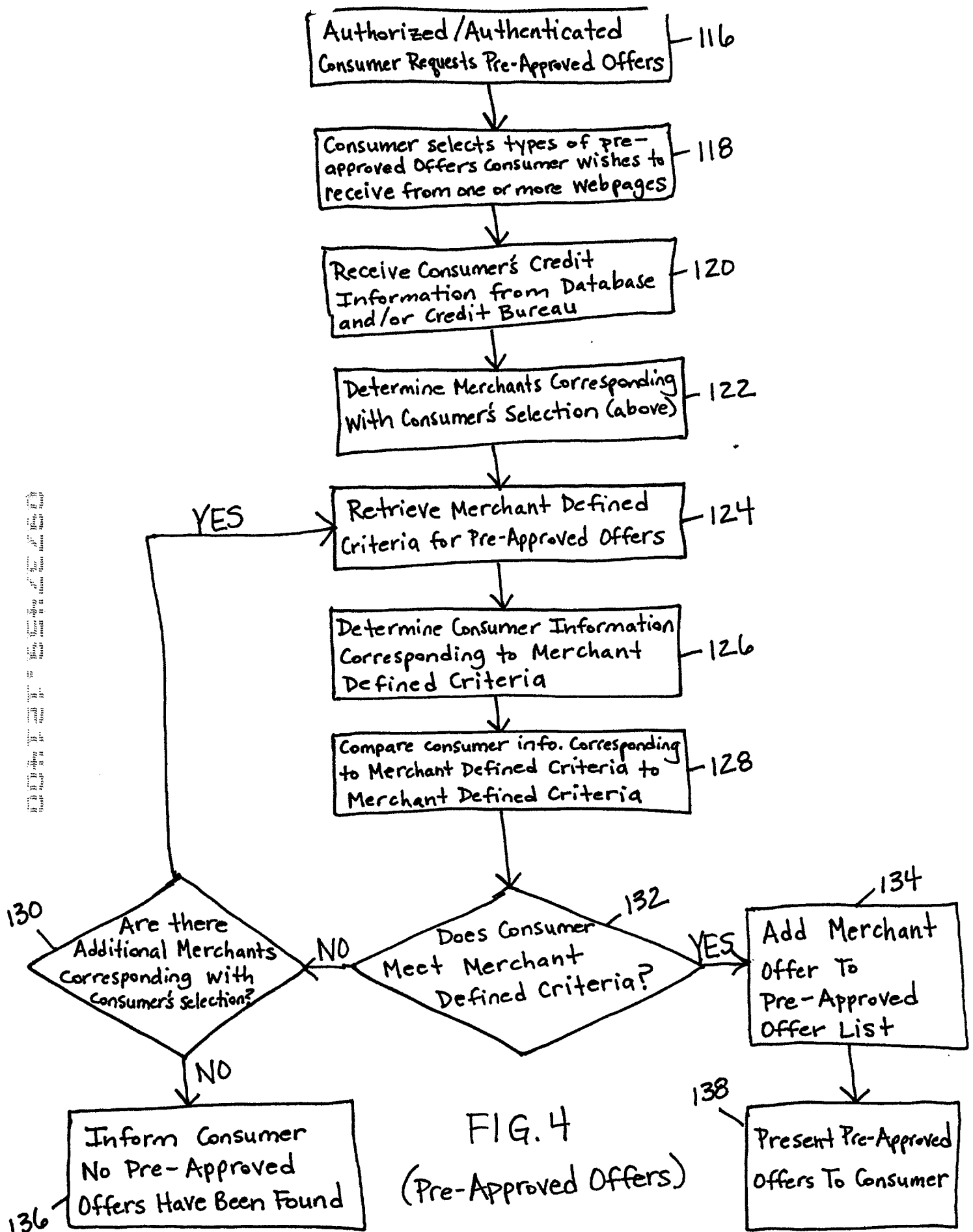


FIG. 3
(Credit Scoring)



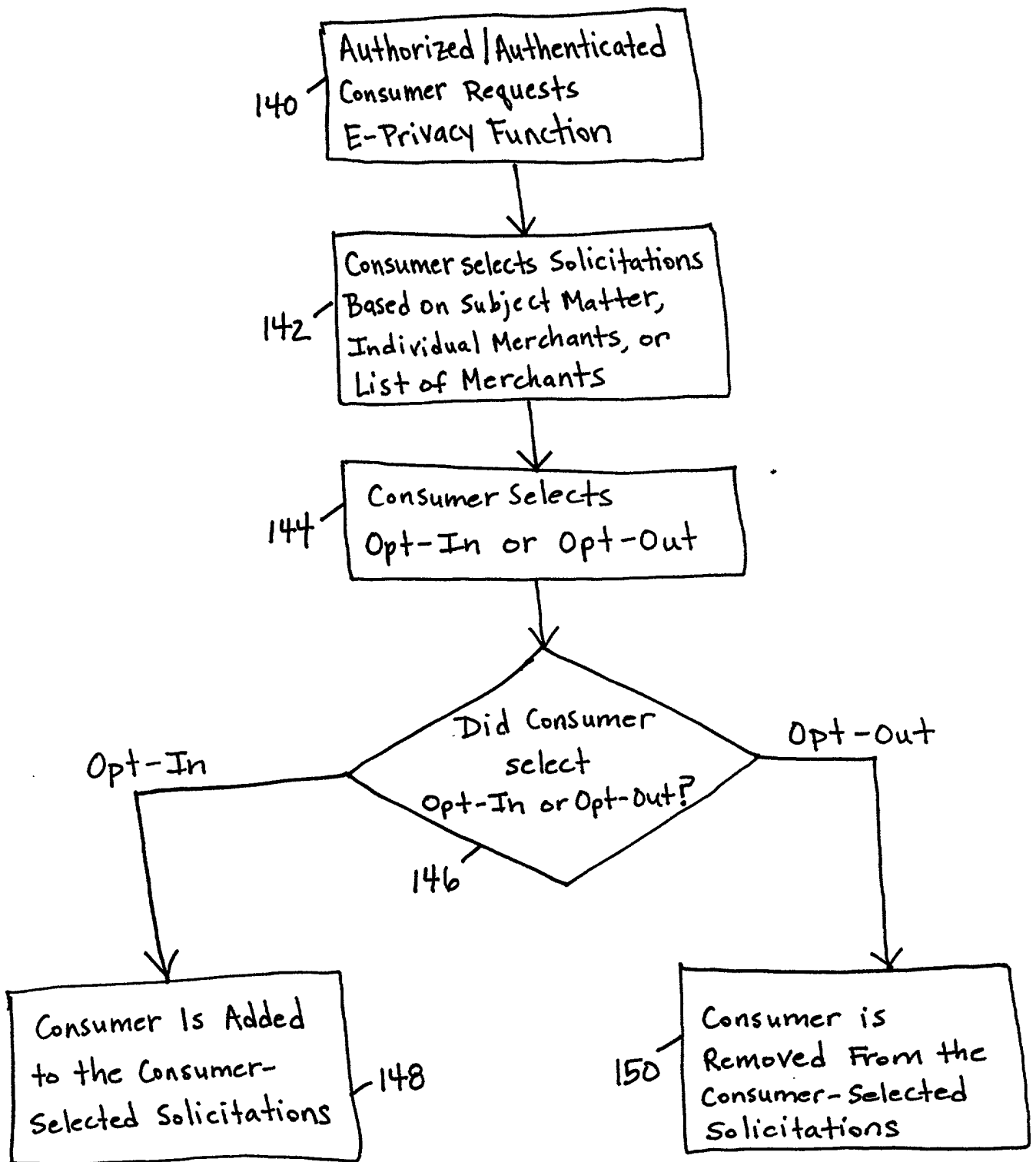


FIG. 5
(E-Privacy)

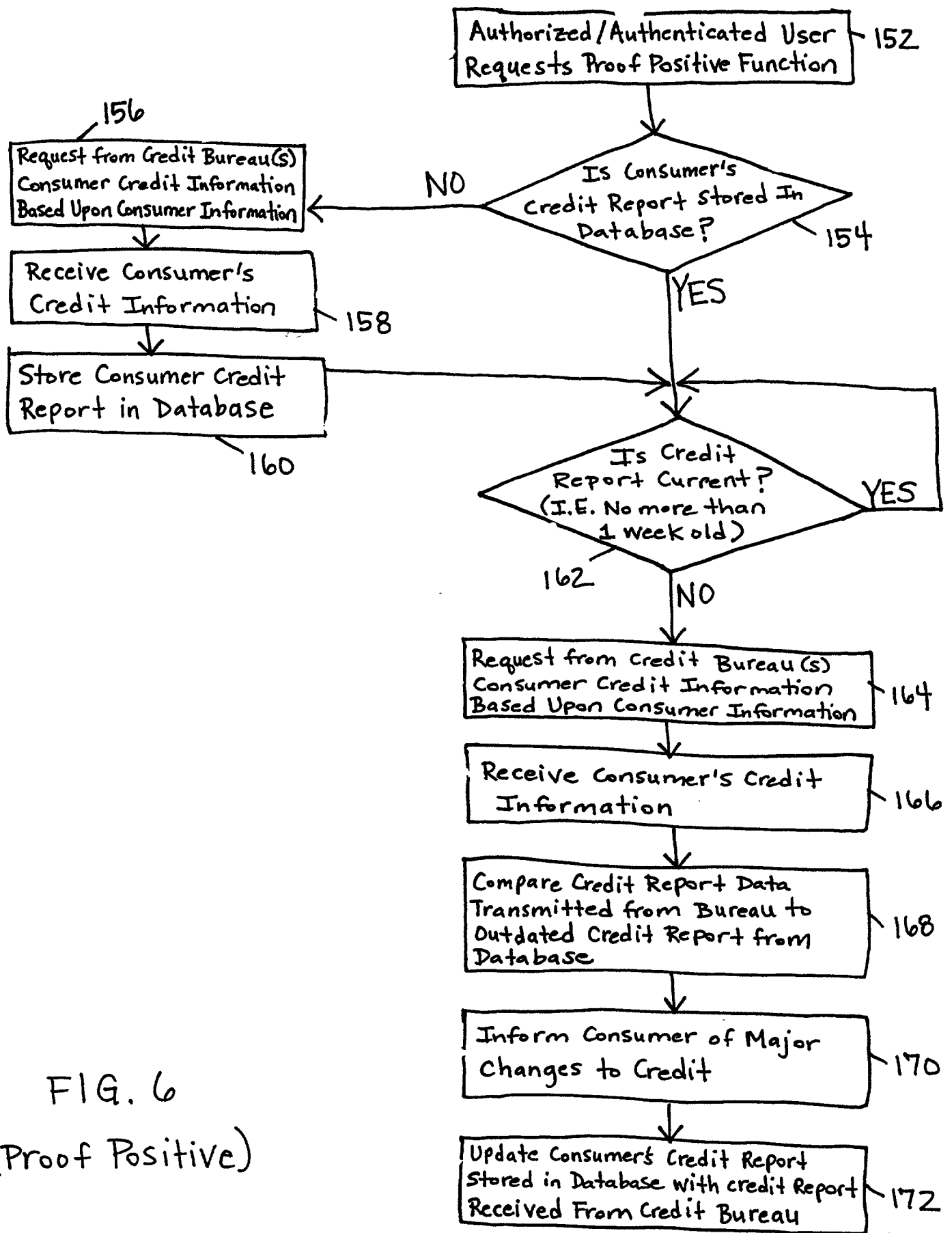


FIG. 6
(Proof Positive)